

FREQUENTLY ASKED QUESTIONS

MEDICARE ISSUES

Drug Card

Q.1. What can be done for a beneficiary who has lost their drug card?

- A. Central Office (CBC) contacted many of the drug card sponsors operating in high-risk areas that are affected by hurricanes. The sponsors were asked to provide information concerning their disaster plans for beneficiaries who may need replacement drug discount cards, need to go to alternative pharmacies, or need to have medications filled on an emergency basis.

All sponsors contacted have plans in place to ensure that beneficiaries could continue to utilize their drug discount cards, as well as alternative procedures to obtain discounts and drugs, particularly from mail order pharmacies. The following is a list of procedures that sponsors have reported they implement in cases of emergencies, such as hurricanes:

- All card sponsors allow beneficiaries to obtain replacement cards, some offering to federal express cards in cases of emergencies.
- Beneficiaries enrolled with a card sponsor can obtain discounts without a card in hand. Pharmacists or beneficiaries can call the sponsor toll-free lines to obtain authorization (or to receive their card number) to process a prescription, while a card is being mailed to a beneficiary.
- In terms of access to pharmacies in the case where pharmacies may be destroyed or closed, beneficiaries enrolled in national cards can go to any of the national pharmacies in the sponsor's contracted network. Beneficiaries who need to temporarily relocate will then have access to dozens, if not hundreds, of other pharmacies where their discounts will be honored. Regional and state sponsors also have extensive pharmacy network and beneficiaries will be able to obtain their prescription at other contracted pharmacies. In some cases where there are no reasonable network pharmacies, sponsors work with their beneficiaries to provide them short term supplies, whether from other pharmacies or via mail order.
- Some sponsors informed us that they contact beneficiaries before hurricanes strike to inform them of the option of obtaining temporary supplies of their prescription drugs.
- If a beneficiary's home is destroyed and a shipment of mail-order drugs cannot be delivered to a beneficiary, short-term supplies are sent to any alternative address that a beneficiary provides.
- Sponsors informed us that they have trained their CSRs to collect

relevant information from beneficiaries to help guide the beneficiary to alternative arrangements. (9/1/2005)

Q:2. If individuals affected by Hurricane Katrina receive disaster assistance from the Federal Emergency Management Agency (FEMA), does this aid count as income for the purposes of determining the Medicare Part D low-income subsidy?

A: No. The Federal financial aid, including accumulated interest, or comparable State or local assistance will be not be counted as income or resources/assets when the government determines eligibility for the Medicare Part D low-income subsidy.